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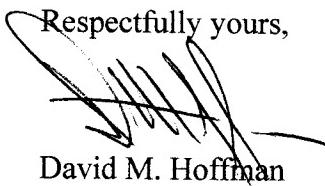
November 6, 2017

Honorable Cathy L. Waldor, U.S.M.J.
M.L. King, Jr. Federal Building & Courthouse – Room 4040
50 Walnut Street
Newark, N.J. 07102

Re: Jorge Matute, et al v AA Action Collection Co., Inc. (AA), James Bender, Esq.
(Bender), and Todd Bank (Todd Banks)-DNJ Case No. 2:16-cv-08863 (WHW-CLW)

Dear Judge Waldor:

This is to apologize to the Court and Counsel for our inexcusable failure to appear at the October 30, 2017 Status Conference in the above matter. With a hard copy of this letter we are sending Stern Thomasson, LLC our check for \$500 for their time and inconvenience.

Respectfully yours,

David M. Hoffman

DMH/m
CC: Stern Thomasson, LLC